

Amendments to the Specification:

On page 7, please replace the paragraph beginning at line 24 with the following amended paragraph:

61 -- At the time of making a credit card purchase, the purchaser's signature is authenticated as follows, as shown in Fig. 4. The customer signs with an electronic pen on a digitizer tablet in the store or on the digitizer tablet coupled to his home computer. The record of the signature is received 40 by the credit card company. The dynamic identification unit retrieves 42 the reference signature record of the cardholder. It may also retrieve 44 the personal ID code of the cardholder from the company computer if the signature is encrypted with the personal ID code. Generally this is necessary when making purchases other than at point of sale. If the record of the signature was encrypted (described in detail hereinbelow) the record is now decrypted 46. If no recognizable signature record is received 48, the signature is rejected.--